

Employee Benefits Survey

Technical Note

The Employee Benefits Survey (EBS) of the Bureau of Labor Statistics (BLS) covers the incidence and characteristics of employee benefit plans, and is conducted jointly with the Bureau's Employment Cost Index Survey. The two surveys cover all private sector establishments (except farms and private households) and State and local governments.

The survey covers full- and part-time employees in the 50 States and District of Columbia. However, industrial and establishment size coverage varies on a rotating basis. In even-numbered reference years, EBS data are collected for small private establishments (those employing fewer than 100 workers) and State and local governments (regardless of employment size). In odd-numbered years, data are collected for medium and large private establishments (those employing 100 workers or more).

Occupational groups

Within each surveyed establishment, data are collected for a sample of all occupations in the establishment. The occupations are selected randomly; the probability of any occupation's selection is related to its employment size relative to total employment in the surveyed establishment.

Benefit areas

BLS requests that surveyed establishments provide data for the sample occupations' work schedules and details of plans in each of the following benefit areas: Paid holidays; vacations; personal leave, funeral leave, military leave, sick leave, jury duty leave, and paid and unpaid family leave; sickness and accident insurance; long-term disability insurance; medical, dental, and vision care; life insurance; defined benefit pension plans; defined contribution plans; flexible benefit plans; and reimbursement accounts.

Data are also collected on the incidence of the following additional benefits: Severance pay, supplemental unemployment benefits, travel accident insurance, nonproduction cash bonuses, child care, elder care, long-term care insurance, wellness programs, recreation facilities, job-related and nonjob-related educational assistance, employee assistance programs, financial counseling, subsidized commuting, sabbatical leave, stock option plans, stock purchase plans, and cash profit-sharing plans.

Survey estimation methods

The survey design uses an estimator that assigns the inverse of each surveyed establishment's probability of selection as a weight to its data. Three weight-adjustment factors are applied to the establishment data. The first factor is introduced to account for establishment nonresponse and the second for occupational nonresponse. A third poststratification factor is introduced to adjust the estimated employment totals to actual counts of the employment by industry for the survey reference date.

There are two procedures used to adjust for missing data from responding establishments. First, imputations for the number of plan participants are made for cases in which this number is not reported. Each of these participant values is imputed by selecting a similar plan from another establishment with similar employment in a similar industry. The participation rate from this selected plan is then used to approximate the number of participants for the plan that is missing a participation value.

Second, imputations for plan provisions are made when they are not available because of an establishment's partial response. These plan provisions are imputed by selecting provisions from a plan from another establishment with similar characteristics.

Regular publications

Estimates from the EBS are published in three bulletins: *Employee Benefits in Small Private Establishments*; *Employee Benefits in Medium and Large Private Establishments*; and *Employee Benefits in State and Local Governments*.

To meet the needs of data users interested in specific benefit topics, EBS data are used to prepare three series of short publications: *Understanding Employee Benefits* is a popularly written series of flyers covering benefits. *Employee Benefits Briefs* are one-page highlights of benefits topics. *Issues in Labor Statistics* is a series of BLS occasional reports that presents information of current interest.

Information also may be obtained by writing the Employee Benefits Survey, Bureau of Labor Statistics, 2 Massachusetts Ave. NE, Room 4160, Washington, DC 20212-0001.

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TABLE B-1. Number and percent of full-time employees participating in selected retirement benefit programs by selected occupational group, 1997

Benefit	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	38,409	10,660	9,168	18,581
Percent				
Total	100	100	100	100
All retirement plans ¹	79	89	81	72
Defined benefit	50	52	49	50
Defined contribution ²	57	70	63	46
Savings and thrift	39	49	45	30
Deferred profit sharing	13	15	15	12
Employee stock ownership	4	6	6	3
Money purchase pension	8	12	6	6
Stock bonus	1	1	3	1
Other	1	1	(³)	1
Deferred earnings arrangements:				
With employer contributions	46	56	51	38
Salary reduction	44	56	50	34
Savings and thrift	38	49	44	29
Deferred profit sharing	3	3	5	3
Other (money purchase pension and stock plans)	2	3	2	2
Deferral of profit sharing allocation	3	1	2	5
Without employer contributions	9	11	8	8

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because many employees participated in both types of plans.

² The total is less than the sum of the individual items

because some employees participated in more than one type of plan.

³ Less than 0.5 percent.

NOTE: Data are for medium and large private establishments employing 100 workers or more.

TABLE B-2. Number and percent of full-time employees participating in defined benefit pension plans with selected plan provisions by selected occupational group, 1997

Plan provision	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	19,202	5,498	4,504	9,200
Percent				
Total	100	100	100	100
Basic provisions				
Employee contribution required	5	6	4	4
Benefits based on earnings	67	79	78	55
Benefits integrated with Social Security ...	49	54	60	41
Benefits subject to maximum ¹	33	34	41	28
Early retirement benefits available	95	94	93	96
Disability retirement benefits available	75	64	71	83
Benefits are portable	8	4	6	10
Lump-sum benefits at retirement	23	26	31	16
Automatic cost-of-living increase	3	3	4	3
Other provisions				
Supplements for:				
Normal retirement	4	7	3	4
Early retirement	7	10	4	6
Lump-sum survivor benefits:				
Pre-retirement	2	1	2	2
Post-retirement	4	7	2	3
Minimum benefits provision	4	4	5	3
Early retirement requires employer approval	3	2	2	4
Deferred vested benefits available prior to normal retirement age	90	90	92	89
Benefit restoration if spouse predeceases retiree	12	11	15	12
Survivor benefits for children	8	11	7	7

¹ Provisions that restrict benefits, such as limits on the number of years of service included in benefit computations.

NOTE: Data are for medium and large private establishments

employing 100 workers or more. The total is less than the sum of the individual items because some employees participated in more than one type of plan.

TABLE B-3. Number and percent of full-time employees participating in defined benefit pension plans with primary and alternative benefit formulas by selected occupational group, 1997

Benefit formula ¹	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	19,202	5,498	4,504	9,200
Percent				
Total	100	100	100	100
Percent of terminal earnings	56	67	66	45
With alternative formula	19	19	20	17
Percent of career earnings	11	13	12	9
With alternative formula	3	5	3	2
Dollar amount formula	23	10	12	36
With alternative formula	(²)	1	(²)	1
Percent of contribution	3	(²)	1	5
With alternative formula	(²)	-	-	1
Cash account	6	9	5	4
With alternative formula	(²)	(²)	(²)	(²)
Other	1	1	3	(²)

¹ Alternative formulas are generally designed to provide a minimum benefit to employees with short service or low earnings.

² Less than 0.5 percent.

NOTE: Data are for medium and large private establishments employing 100 workers or more. Because of rounding, sums of individual items may not equal totals. Dash indicates that no data were reported.

TABLE B-4. Number and percent of full-time employees participating in defined benefit pension plans with selected age and service requirement for normal retirement¹ by selected occupational group, 1997

Age and service requirement	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	19,202	5,498	4,504	9,200
Percent				
Total	100	100	100	100
Any age	5	5	4	5
Less than 30 years of service	(²)	-	-	(²)
30 years of service	4	5	4	4
More than 30 years of service	(²)	(²)	(²)	1
Age 55	6	7	6	5
Less than 30 years of service	3	3	4	2
30 years of service	2	4	2	2
More than 30 years of service	(²)	(²)	(²)	(²)
Age 60	9	10	9	9
Less than 5 years of service	3	3	3	3
5 and less than 10 years of service	1	1	1	1
10 and less than 25 years of service	3	3	2	3
25 and less than 30 years of service	(²)	(²)	(²)	1
30 years of service	2	2	3	1
More than 30 years of service	-	-	-	-
Age 62	23	16	18	29
Less than 5 years of service	3	5	3	3
5 and less than 10 years of service	3	3	4	4
10 and less than 25 years of service	14	7	10	20
25 and less than 30 years of service	1	(²)	1	1
30 years of service	1	(²)	(²)	1
More than 30 years of service	(²)	(²)	-	(²)
Age 65	48	54	54	43
Less than 5 years of service	29	33	34	25
5 and less than 10 years of service	15	16	16	14
10 years of service	3	3	2	3
More than 10 years of service	(²)	(²)	(²)	1
Age plus service equals ³	8	8	7	8
Less than 80	2	1	2	2
80	1	1	(²)	2
81 to 89	5	6	5	4
90	(²)	(²)	(²)	(²)
More than 90	-	-	-	-

¹ Normal retirement is defined as the point at which the participant could retire and immediately receive all accrued benefits by virtue of service and earnings, without reduction due to age. If a plan had alternative age and service requirements, the earliest age and associated service were tabulated; if one alternative did not specify an age, it was the requirement tabulated.

² Less than 0.5 percent.

³ In some plans, participants must also satisfy a minimum age or service requirement.

NOTE: Data are for medium and large private establishments employing 100 workers or more. Because of rounding, sums of individual items may not equal totals. Dash indicates that no data were reported.

TABLE B-5. Number and percent of full-time employees participating in defined benefit pension plans by employee contribution requirement and selected occupational group, 1997

Employee contribution requirement	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	19,202	5,498	4,504	9,200
Percent				
Total	100	100	100	100
Contribution required	5	6	4	4
Pre-tax contribution allowed	1	1	1	(¹)
Pre-tax contribution not allowed	4	4	3	4
No contribution required	95	93	96	95

¹ Less than 0.5 percent.

NOTE: Data are for medium and large private establishments

employing 100 workers or more. Because of rounding, sums of individual items may not equal totals.

TABLE B-6. Number and percent of full-time employees participating in savings and thrift retirement plans with selected plan provisions by selected occupational group, 1997

Selected plan provision	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	14,882	5,262	4,113	5,507
Percent				
Total	100	100	100	100
Pre-tax contributions allowed	98	99	97	98
Transfer/rollover contributions allowed	53	52	58	50
Employee investment choices for:				
Employee contributions	87	89	87	85
Employer contributions	65	68	62	65
Immediate full vesting	29	34	33	22
Loans allowed	54	56	57	48
Withdrawals allowed	52	50	57	51

NOTE: Data are for medium and large private establishments employing 100 workers or more. The total is less than the sum of the individual items because some employees participated in more than one type of plan.

TABLE B-7. Number and percent of full-time employees participating in savings and thrift retirement plans by maximum employee contribution by selected occupational group, 1997

Maximum ¹ employee contribution ²	All employees	Professional, technical, and related	Clerical and sales	Blue collar and service
Number (in thousands)	14,882	5,262	4,113	5,507
Percent				
Total	100	100	100	100
Limited percent of earnings	89	88	92	88
5 or less	2	2	2	3
6 and less than 10	4	5	4	3
10	7	4	8	9
11 and less than 15	14	16	13	13
15	33	28	38	33
16	17	17	16	18
More than 16	12	16	12	9
Specified dollar amount	1	(³)	1	1
Up to Internal Revenue Code limit	10	11	7	11
Not determinable	(³)	(³)	(³)	(³)

¹ The maximum contribution averaged 13.7 percent of earnings in all plans. In plans that established a maximum based on a percent of earnings, the maximum averaged 14.3 percent.

² Includes contributions that are not matched by the employer. If maximum contributions vary, such as by length of service, the highest possible contribution was tabulated.

³ Less than 0.5 percent.

NOTE: Data are for medium and large private establishments employing 100 workers or more. Because of rounding, sums of individual items may not equal totals.

TABLE B-8. Percent of full-time employees participating in savings and thrift retirement plans by employer matching contribution by selected occupational group, 1997

Percent of employee contribution to be matched ¹	Total ²	Specified matching percentage			
		1-49	50	51-99	100
All employees³					
Total ⁴	100	23	47	13	15
Under 2 percent	2	1	(⁵)	-	(⁵)
2 percent	3	1	1	-	1
3 percent	10	1	2	1	5
4 percent	16	3	10	(⁵)	2
5 percent	10	2	4	(⁵)	2
6 percent	48	11	25	8	3
Over 6 percent	10	3	3	3	1
Professional, technical, and related					
Total ⁴	100	23	48	14	12
Under 2 percent	1	1	-	-	-
2 percent	5	2	1	-	(⁵)
3 percent	7	1	2	(⁵)	4
4 percent	13	1	7	1	3
5 percent	8	1	6	(⁵)	2
6 percent	50	12	27	8	2
Over 6 percent	15	4	5	5	1
Clerical and sales					
Total ⁴	100	19	42	16	19
Under 2 percent	1	1	(⁵)	-	-
2 percent	3	1	2	-	1
3 percent	12	1	3	-	9
4 percent	13	4	7	(⁵)	2
5 percent	9	3	4	(⁵)	2
6 percent	54	8	25	14	4
Over 6 percent	6	1	2	2	(⁵)
Blue collar and service					
Total ⁴	100	27	49	9	14
Under 2 percent	3	2	(⁵)	-	1
2 percent	2	1	(⁵)	-	(⁵)
3 percent	10	2	2	2	4
4 percent	22	4	15	1	2
5 percent	11	4	3	1	3
6 percent	42	11	24	4	3
Over 6 percent	9	4	3	2	1

¹ Employee may contribute a percent of salary up to a specified maximum; ceilings on contributions to be matched by employers generally are lower.

² Total includes workers with an employer matching percentage of greater than 100 percent, but those matching percentages are not presented separately.

³ Data are for 14,882,229 full-time employees participating in savings and thrift plans.

⁴ Includes other employee contribution rates not shown separately.

⁵ Less than 0.5 percent.

NOTE: Data are for medium and large private establishments employing 100 workers or more. Because of rounding, sums of individual items may not equal totals. Dash indicates that no data were reported.